

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

|                            |   |                             |
|----------------------------|---|-----------------------------|
| In Re:                     | : | Bankruptcy No. 22-10212-TPA |
| Scott T. Penzerro AND      | : | Chapter 13                  |
| Angela M. Horner,          | : |                             |
| Debtor                     | : |                             |
|                            | : | Related to Document No. 51  |
| Scott T. Penzerro AND      | : |                             |
| Angela M. Horner,          | : |                             |
| Movant                     | : |                             |
|                            | : |                             |
| v.                         | : |                             |
|                            | : |                             |
| Flagstar Bank,             | : |                             |
|                            | : |                             |
| AND                        | : |                             |
|                            | : |                             |
| Ronda J. Winnecour/Esquire | : |                             |
| Chapter 13 Trustee,        | : |                             |
| Respondents                | : |                             |

**CERTIFICATE OF SERVICE**

I, the undersigned Paralegal of Foster Law Offices, LLC, certify under penalty of perjury that I am more than 18 years of age, and that I served a true and correct copy of the **Loss Mitigation Order** by Electronic-Mail and/or US Mail on the parties below.

Executed on: **September 7, 2022**

By: /s/ Kathryn M. Schwartz  
Kathryn M. Schwartz,  
PARALEGAL  
FOSTER LAW OFFICES, LLC  
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**MATRIX**

Ronda J. Winnecour, Trustee  
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